### UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANN BROWN

NO. 19-13898 JKF CHAPTER 7

LEASE ASSUMPTION AGREEMENT RE: LEASE DATED JUNE 13, 2019, FOR A 2019 LINCOLN MKC MOTOR VEHICLE

I/We agree to assume the Lease Agreement ("Lease"), described below (See Description of Lease), with CAB EAST, LLC/Lincoln Automotive Financial Services ("Lessor") pursuant to 11 U.S.C. §365(p) and agree to make the monthly payments listed below (See Payments Due Under Lease) as required under the Lease. A COPY OF THE LEASE IS ATTACHED AND INCORPORATED BY including but not limited to any and all liability for excess mileage, excess wear and use, and any U.S.C. §524(a) do not apply to this Lease.

Description of Lease

Lease Date JUNE 13, 2019 Vehicle Description: 2019 LINCOLN MKC

Account No.: xxx-9239 PLEASE WRITE THIS NUMBER ON EACH PAYMENT MADE

Payments Due Under Lease
The next monthly payment under the Least in the
Lease payments are due on the same day of each month thereafter until the Lease terminates on JUNE 13, 2022. In addition to my normal monthly payments, Lease terminates on
JUNE 13, 2022. In addition to my normal monthly payments, I agree to cure the default, if any,
listed below:
Payments on the Lease are not in default. Regular payment is \$491.82 each.
NA payment is in default for a total default of \$ NA;
I/We will pay \$ to my normal monthly lease payment to cure the default NA
beginning with the payment due NA NA
I/We assume the Lease through this Lease Account
I/We assume the Lease through this Lease Assumption Agreement. I/We have had the opportunity to discuss this Assumption Agreement with an attorney before signing it.
essee (Debter):
ANN BROWN  Co-Lessee (Co-Debtor),
R.C.
Signature: Signature:
Signature:
Date:
Date:  Accepted v Lessor:  Date:  Date:  Date:
Date:  Accepted v Lessor:  Date:  Date:  Date:
Date:  Accepted y Lessor: Print Name: CAB EAST, LLC/Uncoln Altoma ive Financial Services  Signature:
Date:
Date:  Accepted y Lessor: Print Name: CAB EAST, LLC/Uncoln Altoma ive Financial Services  Signature:

NA

signed electronic form held by RouteOne LLC.

## PENNSYLVANIA MOTOR VEHICLE LEASE AGREEMENT

1. Amount Due At Lease Signing or Delivery (Itemized Below) \*

2. Payments
(a) Monthly Payments
Your first monthly payment of \$
15. Alia on 06/13/2019

This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC

Other Charges (not part of Your monthly

4. Total of Payments
(The amount You will
have paid by the end of
the lease)

www.LincolnAFS.com 1-888-498-8801

DATE

06/13/2019

 Acquisition fee Registration fees d. Refundable security deposit

144.00 101.00

Z

5.00

County Fee Electronic Transaction Fee The New Tire Fee Documentary Preparation Charge e. Title fees

 First monthly payment a. Capitalized cost reduction

491 53.00

c. Amount to be paid in cash
 d. N/A

 Rebates and noncash credits a. Net trade-in allowance

1,750.00 2,500.00

Amounts Due At Lease Signing or Delivery:

4,250.00 The total of Your payment is \$\_

\* Itemization of Amount Due at Lease Signing or Delivery

6. How the Amount Due At Lease Signing or Delivery will be paid:

395.00 NA

21,858.70

Z Z

N N Total

(b) Advance Payment
Your Payment of \$ N/A of Your monthly payments is \$

day of each month.

491.82 due on month. The total 17,705.52

Disposition fee (if You do not purchase the Vehicle)

395.00

LESSEE (and Co-Lessee) Name and Address (Including County and Zip Code)
ANN BROWN
6526 DICKS AVE
Philadelphia PA 19142-2806 PHILADELPHIA

True and Accurate Completed Copy - UCC Non-Authoritative Copy

True and Accurate Completed Copy - UCC Non-Authoritative Copy

g. Total of base paym 8. Excess Wear and Use. You may be charged for excessive wear based on our standards for normal use. At the scheduled end of this lease, unless You purchase the Vehicle, You must pay to Lessor \$9.20. per mile for each mile in excess ear and 28 and the WearCare Addendum, if any, attached to this lease for additional excess wear and use terms.

9. Extra Mileage Option Credit. At the scheduled end of this lease, You will receive a credit of \$0.2\text{N}. per funused mile for the number of unused miles between \frac{\text{NA}}{\text{NA}} \frac{\text{Mileage Option Credit. At the scheduled end of this lease, You will receive a credit of \$0.2\text{N}. you will not receive any credit if the Vehicle is destroyed. If You terminate Your lease early, exercise any purchase option, are in default or the credit is less than \$1.00.

10. Purchase Option at End of Lease Term, \$2.35.67.50 plus official fees and taxes, and a reasonable documentary fee if allowed by law, is Your lease end purchase option price. You have the option to purchase the Vehicle at the end of the lease term from a party designated by the m. Total payment. 9 3 3 5 7 Lease payments. Other Important Terms. See Your lease docume Sales / Use tax Base payment. Depreciation and any amortized amounts. The amounts charged for the Vehicle's decline in value through normal use and for other items paid over the lease term...... Residual value. The value of the Vehicle at the end of the lease used in calculating Your base payment Adjusted capitalized cost. The amount used in calculating Your base payment. N/A NA N/A The amount charged in addition to the depreciation and any The number of payments in Your lease depreciation and any amortized amounts plus the rent charge. 7. Your payment is determined as shown below: 4,250.00 5.00 ZZZZ for additional information and any security interests, on early f applicabl Total option and mainten 15,950.88 443.08 48.74 N/A N/A 491.82 37,895.94 23,127.50 14,768.44 41,329.15 1,182.44 4,250.00

T247677020-DP247677023 - This copy was created on Fri Jun 14 10:51:14 GMT 2019

9037-P-e 19037-APP-e (MAY 18)

T247677020-DP247677023 - This copy was created on Fri Jun 14 10:51:14 GMT 2019

Page 1 of 8

=

2019 Lincoln MKC Year/Make/Model

5LMCJ2D94KUL37273 Identification Number

Vehicle Use Personal

If Your payment schedule is shown

in Item 2(b), You entered into an "Advance Payment Lease."

If Your payment schedule is shown in Item 2(a), You entered into a "Monthly Payment Lease."

"Finance Company" is
By signing "You" (Lessee ar
if any, attached to this lease.

39,800.00

185.15

+

NA

Z

Z

+ \$

645.00

+

N/A

NA

N/A

NA

N/A

NZ.

Z

Sales/Use Tax and Other Applicable Taxes

Title Fees

License and Registration Fees

Extended Warranty and Service Contract

Acquisition Fee

Documentation Fee

699.00

+ 5

NA

Z/A

+

NA

+

N/A

NA

N

Z

NA

N/A

NA

(Initial Coverage)

(Premium)

VEHICLE USE AND SUBLEASING YOU

This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC.

VEHICLE MAINTENANCE,

INSURANCE AND USE

N/A (Insured(s))

Z A

This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC

o. Credit Disability Insurance N/A (Insurance Company) Co-Lessee: X A

IMPLIED WARRANTIES If the Vehicle is of a type

or public carrier. You will keep this lease and Vehicle free of all liens and encumbrances. You will not assign or sublease any interest in the Vehicle or lease without Finance Company's written

Company's

the state where first littled or registered for more than 30 days without finance Company's written consent. (d) outside the United States, except for less than 30 days in Canada or Mexico or (e) as a pri asions of any insurance policies covering the Veh

as set forth in this lease under it

em 14, "Vehicle Insurance

it Manufacturer parts. Discuss this require company prior to authorizing any collision

work

Minimums." If the state where You title/register establishes higher Vehicle Insurance Minimums than

for personal use and the Lessor, or the Vehicle's manufacturer, extends a written warranty or service contract covering the Vehicle within 90 days from the date of this lease. You get implied warranties of merchantability and fitness for a particular purpose covering the Vehicle. Otherwise, You understand and agree that there are no such implied warranties, except as otherwise required by law.

×

\$\_\_\_\_\_N/A (Monthly Coverage) (Premium)

(Insurance Company) N/A (Insured(s)) N/A

NA Co-Lessee: X B ×

× B

ESSOR IS NOT PROVIDING VEHICLE OR LIABILITY INSURANCE

16. LATE PAYMENTS You will pay a late charge on each payment that is not received within 10 days after it is due. The charge is 7.5% of the full amount of the scheduled payment or \$50.00 whichever is

NA

17. LESSOR SERVICES (See Item 22) N/A for each check,

draft, or other order of payment that is

You agree to pay a returned check charge of §

True and Accurate Completed Copy - UCC Non-Authoritative Copy

True and Accurate Completed Copy - UCC Non-Authoritative Copy

that is not a result of normal wear and use. These repairs include, but are not limited to, those necessary to return the Vehicle for the accident condition, including regals to Extender Sheet Metal and Plastic Components, and to Vehicle Safety Systems, including after toga, seal bell and burper systems components. Replacement of Sheet Metal and all other respairs must be made with Original

COLLISION REPAIR You are responsible for repairs of All Dam

25.

RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT CHARGES. This lease may contain charges for insurance, service contracts, or other contracts. You agree that Finance Company car

You agree that Finance Company can file a claim under insurance policy. You authorize the insurance company to pro Finance Company any information Finance Company be necessary to make a claim. You agree that Finance Company receive and sign. Your name on any checks or drafts present Finance Company from Your insurance provider. In addition. necessary to nake a claim. You agree that frience Company may receive and sign Your name on any checks or drafts necessed by Finance Company from Your insurance provider. In addition, You authorize Finance Company to settle or release any claim under the insurance related to Holder's ownership of the Vehicle. You also assign to Holder's ownership of the Vehicle. You also basign to Holder any other insurance proceeds related to this lease or between the vehicle.

e a claim under the re company to provide re Company believes

these hybrid anounts. These amounts are minimum requirements and may not be sufficient to protect Your assets. You should consult Your insurance advisor to determine if additional insurance coverage is right for You.

required by Your state. If You move to a Company has established higher Vehicle Insurbose listed in this lease, You must insure the

a where You tiferegater the Vehicle b neurance Minimums than those letted in the the Vehicle and Holder at the amounts if You move to a state where Finance higher Vehicle Insurance Minimums than four must insure the Vehicle and Holder for second or the Property of the Property of the Property of the the Web Property of the Proper

CHARGES This lease may contain charges for insu-contracts, or other contracts. You agree that Finance daim benefits under these contracts. Unless prohi-

• HARGES ints lease may contain changes for resurance, service contracts, or other contracts. You agree that Frames Company can claim benefits under these contracts. Unless prohibited by law, France Company may upon default or remainter cancel hose contracts to othain returneds of unearmed changes. You authorize france Company to subtract any refund from the amount You one under this losse. If You receive a refund. You must pay the entire under this losse. If You receive a refund.

Finance Company to subtract any refund from tunder this lease. If You receive a refund, You amount of the refund to Finance Company.

22. VEHICLE MAINTENANCE AND OPERATING COSTS Proper Vehicle maintenance is Your responsibility. You must maintain and service the Vehicle at Your own expense, using materials that meet the manufacturer's specifications. This includes following the owner's manufal and maintenance schedule, documenting maintenance performed, and making all needed repairs. You are also responsible for all operating posts such as gas and oil, Lessor will provide the service(s), if any, identified in the Lessor Services section under the terms of a separate agreement. (See Lessor Services, Item 17)

You must return it to Lessor unless Finance Company specifies another bace. Prior to the scheduled return of the Vehicle. You may be requested to present the Vehicle for inspection at a responded time and location. Upon return of the Vehicle, You must pay the disposition fee, if any is shown in this lease under item 3 "Other RETURN OF VEHICLE If You do not buy the Vehicle at lease end,

ENDING YOUR LEASE

TERMINATION This lease will terminate (end) upon (a) the end of the term of this lease, (b) the return of the Vehicle to Lessor, or another place designated by Finance Company, and (c) the payment by You of all amounts owed under this lease. Finance Company may cancel this lease if You default.

disposition fee, if any is shown in this lease under Item 3 "Old Charges." If You fail to return the Verince within 10 agry after V scheduled termination date. You will be charged one Month Payment and Your term will be extended one month. If You continue to fail to return the Vehicle You must pay damages to Financompany, including amounts payable under default. Payment. days after Your

26. STANDARDS FOR EXCESS WEAR AND USE You are responsible for all repairs to the Vehicle that are not the result of normal wear ar for all repairs to the Vehicle that are not the result of normal wear and use. These repairs include, but are not limited to those necessary to replace: (a) **Tires** that have sidewall damage/plugs, exposed

Michanical defects or maliturations; (c) class, Paint, Body Panels, Trim and Grill Work that are bricken, mismatched, ohipped, scratched, picked, cracked, or if applicable, denied; (d) Interior risk, stains, burns or dramaged areas; (e) Replacement of any missing estalignment or parts that were in or on the vehicle when delivered; and (f). All Damage which would be covered by collision or comprehensive insurance whether or not such insurance is actually in force. Replacement of Steet Metal and all other reparts must be made with Original Equipment Manufacturer parts. You use or repair of the Vehicle must not predictate any warranty. If You have not had the reparts made before the Vehicle is returned at the scheduled end of this lease. You will pay the estimated costs of such repairs, even if the trepairs are not nade prior to Holder's sale of the Vehicle; out will manufain the Odometer of the Vehicle so that it always reflects the Vehicles and milliage, if the odometer is at any time properative, You will provide us with reasonable evidence of the Vehicles actual milliage. You will

19037-P-e 19037-APP-e (MAY 18)

19037-APP-e (MAY 18)

T247677020-DP247677023 - This copy was created on Fri Jun 14 10:51:14 GMT 2019

Page 3 of 8 Z

Z

X

Z

NA

N/A

\$

41,329.15

NA

N/A

Z

N/A

NA

NA

Z

NA

Z +

NA + 5

NA

NA +

Total Gross Capitalized Cost

Page 4 of 8

T247677020-DP247677023 - This copy was created on Fri Jun 14 10:51:14 GMT 2019

29. VOLUNTARY EARLY TERMINATION AND RETURN THE VEHICLE You may terminate this lease early, if You are not in default, by returning the Vehicle to Lessor unless Firance Company designates arother place. You must pay the following: (a) the arround by which the Uniquid Adjusted Capitalized Cost excreeds the Vehicle's Fair Market Wholesale Value, plus (b) all other amounts then due under the lease (except for excess wear and use and mileage). If You entered an Adjusted Expirator Lease and the Vehicle's Fair Market Wholesale Value excess the Uniquid Adjusted Capitalized Cost, You will receive a credit for the difference.

This is a Copy of the Customer

Completed signed electronic form held by RouteOne LLC.

Alternatively. You may choose to satisfy Your financial obligation under this section upon Vehicle return if You pay the following: (a) the unpaid tentaning Mortifly Payments, plus (b) any charges for excess wear and use and mileage, plus (c) all other amounts then due under the lease.

## VOLUNTARY EARLY TERMINATION AND PURCHASE THE VEHICLE You may purchase the Vehicle from the Lessor or a party desi

Vennuce:

Vennuce:

Vennuce:

Vennuce:

Vennuce:

Vennuce:

Vennuce:

Vennuce:

Von Inay surchase the Vehicle from the Lessay or a party designated by Finance Company at any time if You are not in default. If You have a Mouthly Legariant Lessay. You must by the following:

All the Vennuce:

All the Vennuce:

All the Amount by which the lease end purchase option price (them 10) exceeds the Residual Value (flem 70), plus (c) official less and taxes, puts (c) all other amounts then due under this lease (except charges for excess wear and use and mileage). You may also be charged a reasonable documentary fee if allowed by law. If You have an Adeance Paymant Lease, you must pay the following:

Allow you must pay the following:

Allow of them 10) less (b) any unearned Rein Charges, pits (c) official fees and taxes, plus (d) all other amounts then due under this lease (except charges for excess wear and use and mileage). You may also be charged a reasonable documentary fee if allowed by law. 32.

33

Unpaid Adjusted Capitalized Cost If You have a <u>Monthly Payment</u> Larges the Unpaid Adjusted Capitalized Cost is an amount that Larges the Unpaid Adjusted Capitalized Cost and is reduced each month on the due date by the difference between the Base Monthly Payment and the part of the Rent Charge reamed in that month on

### DEFAULT AND LOSS OF VEHICLE

34. DEFAULT "You will be in default if (a) You fail to make any payment when due or (i) as bankuptory persons is field by or against You, or (c) any governmental authority esizes the Vehabe and does not promptly and unconsiderably release the Vehabe to You, or (d) You have provided false or misleading material information when applying for this lease, or (a) You fail to keep any other agreement in this lease. 35. HEFT OR DESTRUCTION OF VEHICLE If the Vehicle is stoken or destroyed, the amount You owe will depend upon whether You had the required insurance in effect and the dain for the Vehicle is fully honored. If Finance Company does not receive the full insurance processes, You will pay to Tifrance Company the following: (a) the Unpaid Adjusted Costplatized Cost, pilus (b) all other amounts then due under the lasse (except charges for excess wear and use and mileage); less (c) any insurance proceeds received by Finance Company.

GAP Walder If You had in effect the insurance required under this lease and Finance Company necesses the full insurance proceeds. You will not be equired to pay the difference (CAP) between the You will not be equired to pay the ofference (CAP) between the Unpaid Adjusted Capitalized Cost and the insurance proceeds. You will only be required to pay 10 any post due Monthly Payments, plus (b) the amount of the applicable insurance deductable, plus (c) all other amounts then due under this lease (except charges for excess wear and use and mileage).

If Finance Company retakes the Vehicle, You must pay at once: (a) the difference, if any, between the Unique's Adjusted Capitalized Cost and the value which could be resized at the wholease sale of the Vehicle, plus (b) any other amounts then the under the lease (except charges for excess wear and use and milegap). If You entered into an Adjusted Payment Lease, and the value which could be realized at the wholease sale of the Vehicle accepts the Unipaid Adjusted Capitalized Cost. You will receive a credit for the deflerence.

If You are in default. Finance Company may cancel this lease, take back the Vehicle and sell it at a public or private sale. You also give Finance Company the right to go on Your property to peacefully retake the Vehicle.

Even if the Vehicle is insured, if You have a Monthly Payment Lease, until Transoc Company ecolves payment of the insurance proceeds, You agree to continue to make Your Monthly Payments, if You have an Adduce Payment. Lease, alter any insurance proceeds are paid, You will neceive a credit equal to the Gase Monthly Payment uniqued by the runther of remaining months in the Lease Term in Months, beginning with the month immediately following the date of

whatesale or other commercially reasonable manner, or (b) as determined by a professional applicate distales by You at Your express within 10 days from default, from an independent third party agreeable to Financo Company You must also pay all express, including reasonable alterneys (see, payable by Financo Company to orbatin, hold and self the Vehicle, collect amounts due and

The value which could be realized at the wholesele sale of the Vehicle will be: (a) the net amount received by Finance Company. Holder or its designated thermelizing upon the sale of the vehicle at wholesele or other commercially reasonable manner, or (b) as

Page 5 of 8

T247677020-DP247677023 - This copy was created on Fri Jun 14 10:51:14 GMT 2019

If You have an Advance Payment Leave. the Unpaid Adjusted Capitalized Cost is an amount that starts with the Adjusted Capitalized Cost is so the See Payment. This amount is creased each month on the due date by the part of the Rent Charge earned in s, rent charges I provide You w is are earned when due. Lessor or Finance with an explanation of the actuarial method

Fair Market Wholesale Value will be: (a) an amount agreed to by You and Lessor or Filance Company, or (b) the value which could be realized at the wholesale sale of the Yerhole, as determined by a professional appraisal obtained by You at Your expense within 10 days from temmation from an independent hird pany agreeable to Filance Company, or (c) if not established by agreement or appraisal, the set amount received by Finance Company, Holder or its designated intermedially upon the sale of the Vehicle at wholesale or other commercially reasonable manner.

Monthly Payment If You have a <u>Monthly Payment Lease</u>. Monthly Payment is the Total Payment (Item Tin.) — If You have an <u>Advance</u> <u>Payment Lease</u>, Monthly Payment is the Total Payment (Item Tin.) divided by the Lease Term in Months (Item Tin.).

Base Monthy Payment If You have a Monthly Payment Lease. Base Monthly Payment is the Base Payment (item 7i). If You have an Advance. Payment Lease. Base Monthly Payment is the Base Payment (flem 7i) divided by the Lease Term in Months (item 7n).

CONTACT NUMBER FOR FINANCE COMPANY Please contact Firance Company at the telephone number or website listed in this lease if You have any questions regarding terminating Your lease or

YOUNG DOMETER OBLIGATIONS Federal law requires You to complete a statement of the Vehicle's mileage at the end of this lease. You may be fixed and/or imprisoned if you do not complete the disclosure or if you make a false statement.

True and Accurate Completed Copy - UCC Non-Authoritative Copy

True and Accurate Completed Copy - UCC Non-Authoritative Copy

SERVICING AND COLLECTION You agree that Lessor. Finance Company, Holder and their affiliates, agents and service providers

This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC

### Company is not the Holder of this fease, Holder has appointed Finance Company as its agent. As agent for Holder, Finance Company has the power to act on Holdes' behalf to administer, enforce, and defend this lease, if Lesson has agreed to repair or neartisin the Verbice, orbital may insurance or perform any other services. You will look only to the Lesson for these services. ASSIGNMENT AND ADMINISTRATION nay months and record telephone calls regarding your account to assure the quality of our service or for other resource. You also expressly consent and agree that Lessor, Finance Company, Holder and their affiliates, agents and service providers may use written, electronic or verbal means to connact you. This consent includes, but is not limited to, contact by manual cailing methods, prerocorded or afficial voice messages, itself researces, emails and/or automatic telephone dalling systems. You agree that Lessor, Finance Company, Holder and their affiliates, agents and service providers may use any very temperature affiliates, agents and service providers may use any very mail address or any telephone number you procede, may or in the future, including a number for a cellular phone or otherwise device, regardless of whether you incur charges as a result.

- TAKES You will promptly pay all fixes, charges, and taxes relating to the lease or Vehicle (accept for Lesson's or Holder's income taxes). You will pay these amounts even if they are assessed after lease end.
- TITLING The Vehicle will be titled in the name of Holder. There may be a lienholder listed as well. You will register the Vehicle as directed by Finance Company. You will pay all license, title and registration

43

38

- 39. INDEMNITY You will indemnify and hold hamiless Lassor, Finance Company and Holder and their assigns from any loss or damage to the Vehicle and its contents and from all claims, issues, injuries, expenses and costs related to the use, maintenance, or condition of the Vehicle. You are responsible for promptly paying all lines and tickets, including parking tickets, imposed on the Vehicle or its driver. If both a Lessee and Co-Lessee signed this lease, each party is jointly and severally liable for the payment of those fines and tickets. If You do not pay, You will reinhouse Finance Company and pay a \$20 administration feet, invess prohibited by law, for every such fine, ticket, or penalty that must be paid on Your behalf.
- SECURITY DEPOSIT Your security deposit may be Company to pay all amounts that You fall to pay ut You will not receive any interest, profits or other executive deposition. be used by Finance y under this Lease. r eamings on Your
- 41. CONSUMER REPORTS You authorize Finance Holder to obtain consumer credit reports from con-Holder to obtain consumer agencies (credit bureaus) connection with this lease. for any reason om consumer i

- 44. ELECTRONIC RECORDS AND SIGNATURES AND CONVERSION TO PAPER You agree to use electronic records and electronic signatures to document this lease. Your electronic signatures will GENERAL Except as otherwise provided by the law of the state where You reside, the law that will apply to this lease is the law of the state where the Lessor's place of business is, as set forth in this lease. If that law does not allow any of the agreements in this lease, the ones that are not allowed will be void. The rest of this lease will the ones that are still be valid.
- There will be one authoritative electronic copy in a document designates for storing it. copy of this lease. management system m the

have the same effect as signatures on a paper lease.

copy to a paper original."
r copy marked "Onginal."
c signature on it. It will

The Creditor may convert that authoritative or The Creditor will do so by printing one paper or This paper original will have your electronic have the same effect as if you had signed it or

18)

Page 6 of 8

T247677020-DP247677023

This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC.

# READ THIS ARBITRATION PROVISION CAREFULLY AND IN ITS ENTIRETY

Arbitration is a method of resolving any claim, dispute, or controversy (collectively, a "Calim") without filing a lawsuit in court. Either you or Lessor Finance Company/Holder ("us" or "we") (each, a "Park") may choose at any fire, including after a lawsuit is filed, to have any Claim related to this collowing; 1) Claims in contract, tort, regulatory or otherwise; 2) Claims regarding the interpretation, scope, or validity of this provision, or arbitrability of any scott for class certification; 3) Claims between you and us, our employees, agents, successors, assigns, subsidiaries, or affiliaties; 4) Claims arising out of or relating to your application for credit, this contract. or any resulting transaction or relationship, including that with the dealer, or any such relationship with third parties who do not sign this contract.

RIGHTS YOU AND WE AGREE TO GIVE UP
If either you or we choose to arbitrate a Claim, then you and we agree to waive the following rights: RIGHT TO A TRIAL, WHETHER BY A JUDGE OR JURY

- BROAD RIGHTS TO DISCOVERY AS ARE AVAILABLE IN A LAWSUIT RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR A CLASS MEMBER IN ANY CLASS CLAIM YOU MAY AGAINST US WHETHER IN COURT OR IN ARBITRATION

HAVE

- RIGHT TO APPEAL THE DECISION OF AN ARBITRATOR OTHER RIGHTS THAT ARE AVAILABLE IN A LAWSUIT

RIGHTS YOU AND WE DO NOT GIVE UP: If a Claim is arbitrated, you and we will continue to have the following rights, without waiving this arbitration provision as to any Claim: 1) Right to file bankruptcy in count. 2) Right to enforce the ownership interest in the vehicle, whether by repossession or through a count of law, 3) Right to take legal action to enforce the arbitrator's decision: 4) Right to request that a count of law review whether the arbitrator exceeded its authority; and 5) Right to seek remedies in small claims count for disputes or claims within that count's jurisdiction.

Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. Any portion of this arbitration provision that is unenforceable shall be severed, and the remaining provisions shall be enforced. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this arbitration provision shall be unenforceable. The validity and scope of the waiver of class action rights shall be decided by the court and not by the arbitrator. You or we may choose the American Arbitration Association, (www.adfl.org.), or any other organization subject to our approval, to conduct the arbitration. The applicable nules (the "Rules") may be obtained from the selected organization. If there is a conflict between the Rules and this contract, this contract shall givere. This contract is subject to the Federal Arbitration Act (9 U.S.C. § 1 et seq.). The arbitration decision shall be in writing with a supporting opinion, Judgment upon the award endered by the arbitration may be entered in any court having jurisdiction. To the extent that the total of your filing, administration, service or case management fee and your arbitrator or hearing fee exceeds \$200, unless you choose to pay one-half of the total or unless the fees are reallocated in the award under applicable law or the

True and Accurate Completed Copy - UCC Non-Authoritative Copy

This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC

By: XE A Title: FI	Lessor: SPRINGFIELD FORD INC	Lessor and Lessee are hereby notified that Holder has assigned to QI Exchange, in its capacity as Holder's qualified intermediary, its rights (but not its obligations) with respect to the purchase of this Vehicle and the sale of this Vehicle at lease termination.  Lessor accepts this lease and assigns it to Holder under the terms of the lease plan agreement between Lessor and Holder.	By: XD N/A Title: N/A	By XD \\Collessee N/A	NOTICE: (1) Do not sign this lease before You read it or if it has any blank space to be filled in, (2) You have the right to get a filled-in paper copy of this lease. You acknowledge that You received a filled-in paper copy of this lease at the time You electronically signed it and notice of an assignment of this lease by the Lessor to Holder.	YOU ACKNOWLEDGE THAT YOU HAVE READ AND AGREE TO BE BOUND BY THE ARBITRATION PROVISION IN THIS CONTRACT.	By XC N/A	By XC \\	Modification: This lease sets forth all of the agreements of Lessor and You for the lease of the Vehicle. There is no other agreement. Any change in this lease must be in writing and signed by You and Finance Company.	uniportaint Notice: If You do not meet Your contractual obligations, You may lose the right to lease and use the Vehicle, as well as Your security deposit.	SIGNATURES AND IMPORTANT NOTICES
--------------------	------------------------------	--	-----------------------	-----------------------	--	---	-----------	----------	---	---	----------------------------------

19037-P-e 19037-APP-e (MAY 18)

T247677020-DP247677023 - This copy was created

Page 7 of 8

T247677020-DP247677023 This copy was created on Fri Jun 14 10:51:14 GMT 2019

Page 8 of 8

Filed 09/20/19 Entered 09/20/19 09:30:58 Case 19-13898-jkf Doc 25 Desc Main Document Page 6 of 6 Customer 2: Customer 1 2019-06-14 18:06 Demonstrator/Service Loaner Vehicle Condition Information. Your initials below certify you vehicle. You also certify that you have completed an inspection of the vehicle and are satisfied with the understand the vehicle described above has been used or operated as a demonstrator or service loaner Dealer - Name and Address Customer 2 - Name and Address (Including County) Customer 1 - Name and Address (Including County) 2019 LINCOLN MKC \*The average miles driven per year on your previous vehicle was mileage allowance per year checked below best meets your driving needs. the many mileage options available. You have reviewed all options and determined that the Mileage Option Selection. This section is informational and is designed to help clarify SPRINGFIELD FORD TNC
SO BALLINGTE PIKE Springfield, PA 19054
YearMake/Model
Vehicle Identification Number ANN BROUN 6526 DUCKS AVE PHILADELPHIA, PA 19142 3 FOR USE WITH DEMONSTRATOR AND SERVICE LOANER VEHICLES ONLY (Customer 1 / Customer 2 Initials) 19,500 miles per year 16,500 miles per year 18,000 miles per year 15,000 miles per year 13,500 miles per year 12,000 miles per year 10,500 miles per year 7,500 miles per year (Lincoln Lease vehicles only) SFL F&I Fax3 - Joel 6106041499 >> 51MCJ2D94KUL37273 ORIGINAL (Additional miles may have been purchased with this option) Date 1 06/12/19 06/12/19 36 erm (mo.)

CITATURE OF COLUMN PARTY OF A STRUCTURE OF S	CO	SOMETIME OF APPLICANT OF AUTHOROPIO SOMER		above subject to the ancumic process and other legal classes set find to the vehicle described	Company Compan	C	8	T-		SIGN III FRESENCE OF A NOTARY	MIH		PASA AVG ONT	SUBSCRIBED AND SWORN	D. APPLICATION FOR TITLE AND LIEN INFORMATION	said vehicle	as of the date of meue, the omical records			ATLANTA GA 30348	BOX 10570	HTD LEASING IIC	TOTAL PARTIES	AUTHORIZED REPRESENTATIVE	DATE	IRST LEN RELEASED	HTD LEASING LLC	FIRST LIEN FAVOR OF		2	BRECKINRIDGE BLV	ררכ כ	REGISTERED OWNER(S)	7			HENDAM INSTITUTION	724	אר אומן איזר אומן		م	) 5) 799999001L87_mm	) <del>~ 22</del> 9	EX IFICALE OF	
CITY S:	STREET	SNO LIENHOLDER NAME	TOTAL MOTITOR NO MEDITOR NO MEDIT		IE NO ZND LIEN, CHECK [] IS THIS AN ELT? (	CITY	STREET	1SY LIENHOLDER NAME	Control of the Monte of the Mon	3 1	IF NO LIEN, CHECK   18 THIS AN ELT? (IF	will be issued as "Tenants in Common" deceased owner goes to his/her heirs or	Hitle g	If a co-purchaser other than your spous	TO BE COMPLETED BY PERCHASER WHE APPROPRIATE SECTIONS ON THE REVERSE COMMITTED		LESLIE	DE				No.	BYYI	SECOND LIEN RELEASED	and the contract of the same	If a second lienholder is listed upon satisfation-honder must forward this Certificate of Tible to		SECOND LIEN FAVOR OF:						<b>3</b>	~	- 0	I GVWR / GCWR		OCOM PROCE DATE OCOM	3 -	2		FUEL TY	TITLE FOR A VEH	700
STATE ZIP			MBCX	TO COLUMN TO COL	E VES FIN BEQUIRED! YES NOT	STATE ZIP			SMDE X.		IS THIS AN ELT? (IF YES, FIN REQUIRED) YES NO	(on death of one owner, interest of estate).	of Survivorship* (on death of one ECK HERE Otherwise the title	e is listed and you want the title to		Secretary of Transports	S. RICHARDS	DEPARTMENT OF TRANSPORTATION	nennevlvania			METRESENIAINE	BEDDESERVATOR	DATE.		the Bureau of Motor Vehicles with		W - FLOOD VEHICLE K - ISWAS A TAXI	R = RECONSTRUCTED     S = STREET ROD     RECOWERED THEFT VEHICLE  V = VEHICLE CONTAINS REISSUED VIN	- LOGGING VEHICLE - LOGGING VEHICLE	ORIGINALLY DISTRIBUTION	C - CLASBIC VEHICLE D - COLLECTIBLE VEHICLE	TITLE BRANDS	- NOT THE ACTUAL MILEAGE-ODOMETER TAMPERING VERIFIED - EXEMPT FROM COCUMETER DISCUSSIONS - EXEMPT FROM	- NOT THE ACTUAL MILEAGE	- ACTUAL MILEAGE  MILEAGE EXCEEDS THE MECHANICAL	TITLE BRANOS		COOM MILES COOM STATUS	TLE NUMBER	40589693701 CA		TYPE: GASOLINE	EHICLE	N Company